

# Get the Answers You Need— Fast and Easy. Here's How.

**Your first step** in learning about your benefits is to review the Employee Group Insurance Handbook located online at [www2.state.id.us/adm/insurance/index.htm](http://www2.state.id.us/adm/insurance/index.htm)

*Unclear about the benefits and coverage as listed in the Insurance Handbook?*

*Need help in resolving a claim appeal?*

*Need information regarding your group insurance coverage?*

*Not satisfied with a provider's performance?*

The Office of Insurance Management wants to help. Here's how to contact us.

- Call the Office of Insurance Management at 1-800-531-0597 or (208) 332-1860.
- Send email to [ogi@adm.state.id.us](mailto:ogi@adm.state.id.us)



**If you have questions** specific to an incurred claim, or need to pre-certify coverage, contact the carrier directly at:

<b>Module 1 and Module 2</b>	Regence BlueShield of Idaho at (208) 746-2671 Toll-free at 1-800-632-2022 • Web site at <a href="http://www.id.regence.com">www.id.regence.com</a>
<b>HMOBlue</b>	HMOBlue at (208) 331-7319 Toll-free at 1-800-627-6654 • Web site at <a href="http://www.bcidaho.com">www.bcidaho.com</a>
<b>Dental</b>	Delta Dental at (208) 344-4546 Toll-free at 1-888-333-3582 • Web site at <a href="http://www.deltadentalid.com">www.deltadentalid.com</a>
<b>IBHP</b>	Business Psychology Associates at (208) 343-4180 Toll-free at 1-877-427-2327 • Web site at <a href="http://www.bpahealth.com">www.bpahealth.com</a>
<b>FSA</b>	Idaho Flex (Flexible Spending Accounts) Hunt, Depree, Rhine and Associates • Toll-free at 1-800-930-2417
<b>VSP</b>	Vision Service Plan Toll-free at 1-800-877-7195 • Web site at <a href="http://www.vsp.com">www.vsp.com</a>

## Protecting the Privacy of Your Medical Information

Assuring the privacy of your personal information is a high priority with the Office of Insurance Management. The confidential medical information you provide us will only be shared with our insurance carrier.

This publication presents general benefit information. In the event of any conflict between the information in this publication and the Plan provisions, the Plan documents and insurance contracts will govern.

**State of Idaho**  
**Department of Administration**  
**Office of Insurance Management**  
650 West State Street, Room 100  
Boise, Idaho 83720-0079



# Office of Insurance Management

Idaho Department of Administration

September, 2001

## Get the Most Out of Your Benefits Learn How to Tap Our Expertise for Greater Benefits Value

Your benefits package is a valuable component of your compensation. It offers a balance of traditional benefits such as medical, dental and life insurance, plus additional benefits such as Integrated Behavioral Health Plan and Flexible Spending Accounts.

Designing, communicating and administering the many details of these benefits requires a team of professionals. Learning the roles and responsibilities of the team makes it easier for you to know whom to contact to get more value from the benefits you and your family are entitled to receive.



## Remarketing Process Reviews Carriers

Early in the year, the State of Idaho went through a remarketing process to determine if our current medical and dental carriers were offering the right benefit options at a cost effective price. This process was handled by staff members of the Office of Insurance Management. Yet it is just one of the many roles we play in delivering the benefits program to you.

We also ensure the carriers perform up to the state's expectations as set forth in our contracts. The Office of Insurance Management is here to help you if you feel your medical, IBHP, vision, dental, FSA, Life or disability claims have not been processed appropriately.

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## How to File for Disability Benefits through the Office of Insurance Management

All claims for Short and Long Term disability coverage must be filed through the Office of Insurance Management. Claim forms are available from us. We will also explain the program for you and assist you with anything else you may need.

All medical information provided (by you or your doctors) is kept in strictest confidence and shared ONLY with our insurance carrier, Principal Life Insurance Company. We will contact your Human Resources or payroll office to obtain employment information only—such as your date last worked, your job description and how much you were earning when you became unable to work.

To request a claim form, call us at (208) 332-1862, or toll-free at 1-800-531-0597.

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# Taking the Guesswork Out of FSA Allowable Expenses

A health care Flexible Spending Account (FSA) is a valuable tool that lets you pay for eligible health care expenses not covered on your medical/dental insurance with tax-free dollars. The key word here is *eligible*.

As an overall guideline, an eligible expense is one that is defined as *medically necessary*, as opposed to a procedure performed for *cosmetic reasons*. A few scenarios will help illustrate the difference between the two.

## Contact Lenses—Eligible or Ineligible FSA Expense? It Depends!

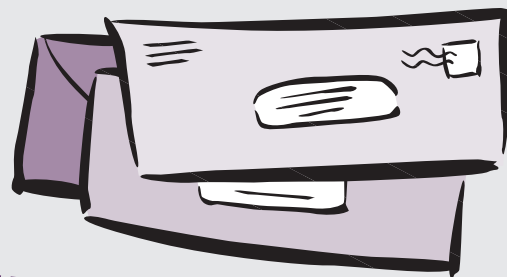
Sara wears eyeglasses to correct her vision to 20/20. At her next appointment, she asks her eye doctor if contact lenses would correct her vision problem. An eye examination shows that her near-

sightedness can be completely corrected with prescription contact lenses. Sara is fitted for the contacts, and requests the lenses to be colored blue, which would change her current eye color from brown to blue.

Sara's VSP covers most

of the cost of the contacts and what isn't covered by VSP can be applied to her FSA account with the exception of the cost of tinting.

Upon noticing Sara's new eye color, her co-worker Leah decides to change her own eye color from blue to green with colored contact lenses. She goes to the same doctor, and after being examined, is found to have 20/20 vision. She can still order the colored lenses, however, they are not covered by the VSP benefits nor do they qualify as an allowable FSA expense. The reason? The contacts are for cosmetic purpose only and are not needed to correct Leah's vision.



### Keep this Checklist Handy!

The Office of Insurance Management (OIM) Needs to Know:

1. Has your name changed **due to a marriage or divorce**?
2. Do you have a new address? **The OIM needs your current address on file to assure your receipt of important notices.**
3. Do you have a new dependent (marriage, birth, adoption)? **Congratulations! You must enroll the new dependent to obtain coverage. There are time considerations, so be sure to enroll as soon as the qualifying event occurs.**
4. Do you have a dependent who is no longer eligible **due to divorce**?
5. Is the beneficiary designation correct **for your life insurance**? **Your original beneficiary designation may no longer be your first choice. You must change your beneficiary designation if you want your benefits to go to a different person.**

If you need to up-date your information, please contact:

State of Idaho Office of Insurance Management  
1-800-531-0597 or (208) 332-1860  
email — [ogi@adm.state.id.us](mailto:ogi@adm.state.id.us)

## Check Online or Call Before You Agree to the Service

There are two ways to determine if a service is an eligible FSA expense. You can go to the online IRS 502 publication of eligible and ineligible health care expenses ([www.irs.ustreas.gov/prod/forms\\_pubs/index.html](http://www.irs.ustreas.gov/prod/forms_pubs/index.html)) OR you can contact your FSA provider, Hunt, Depree, Rhine and Associates, directly at 1-800-930-2417.

The most common ineligible expenses are health club dues, non-prescription drugs, eye-color changing contacts (with no vision correction) and any cosmetic surgery. A few minutes online can save you a lot of trouble and money—please don't wait until you get the bill to find out the expense is not covered.

# CAUTION

## Obesity is a Rising Epidemic in America

As you grow older, your metabolic rate decreases along with the number of calories you need to maintain your weight. And while putting on a few pounds is not a health risk, people who are 20% above the so-called “ideal” weight for their body and frame are considered obese. According to medical health experts, an epidemic of obesity is sweeping across America. It's a condition that 25% to 33% of all American adults now share.

### Complications of Obesity

Unchecked, obesity is a condition that can lead to many medical complications.

It is the leading cause of “adult onset” diabetes, which occurs in the middle years (30's to 60's). Obesity also contributes to the following:

- high blood pressure
- increased risk of certain cancers
- osteoarthritis
- elevated cholesterol
- gallstones
- heart attacks



In addition, obesity can aggravate a sleeping disorder known as Pickwickian Syndrome, or sleep apnea. People suffering from sleep apnea have periods of deep snoring followed by a lack of breathing that can last up to one minute. Because they quite often waken when their breathing resumes, they do not receive a good night's rest and feel tired all the time.

People who suffer from sleep apnea find it progressively more difficult to breathe as their weight increases.

Sleep apnea has been linked to numerous health problems such as obesity, depression, diabetes and heart problems.

## Overweight or obese? Here's how to tell.

A precise way of measuring obesity is to use the Body Mass Index (BMI). A “normal” BMI for adults is 22 to 23. A BMI greater than 25 is generally considered overweight and a BMI of over 30 is considered obese.

To automatically determine your BMI go to [www.nhlbiupport.com/bmi/bmicalc.htm](http://www.nhlbiupport.com/bmi/bmicalc.htm) and use the on-site calculator.

You will be asked to enter your weight (in pounds) and your height (in feet and inches) for the BMI calculation.

### A Weight Loss Plan that Works

If you are obese, it is important to see your doctor before beginning any weight loss plan. He or she can help you decide on a diet that is safe and includes all the Recommended Daily Allowances (RDA's) for vitamins, minerals, and protein.

Know that a slow, steady, weight loss of one pound a week will give you consistent results AND let you to feel healthy and energetic while you achieve your weight loss goal.

Once you have reached your ideal weight, be sure to have a plan in place that allows you to maintain this weight easily and comfortably. It's the only way to assure that your newfound shape and energy level is a permanent change you will enjoy for life.